



Presentation on Performance of the Bank



CHENNAI
11th Feb, 2016

Financial Results

Q3 2015-16

RATINGS

“BBB-” Rated with Stable outlook(same as Sovereign Rating) by M/s Standard & Poor’s.

“AAA/Stable” rating by M/s CRISIL Ltd and M/s CARE rating

“Indian Bank is listed in ‘MSCI India IMI’ index, which include large+ mid+ small cap stocks

Proud Moments

Indian Bank sweeps 4 NPCI Awards from over 920 Participants –

- ❖ **NACH – Winner Award (APB/NREGA Payments)**
- ❖ **NFS – Joint Winner Award (ATM Operations)**
- ❖ **CTS – Joint Winner Award (Cheque Truncation)**
- ❖ **Special Award for making cash available through Micro-ATM and Aadhar identification to people stranded in the Chennai flood.**



Proud Moments

Indian Bank awarded as the 2nd Best Performing Bank in APY among Public Sector Banks by Pension Fund Regulatory and Development Authority.

Indian Bank bagged the top awards for SHG Bank Credit Linkage in the state of Tamilnadu among all Public Sector Banks for the year 2014-15.



Indian Bank received Banking Frontier's Finnoviti Award for the Best Technology Innovation – “e-Purse”.



Indian Bank bagged “Skoch Technology Innovation Award” for “IB Smart Remote” Mobile Application.

Proud Moments

Indian Bank won 3 Assocham social Banking Excellence Awards-

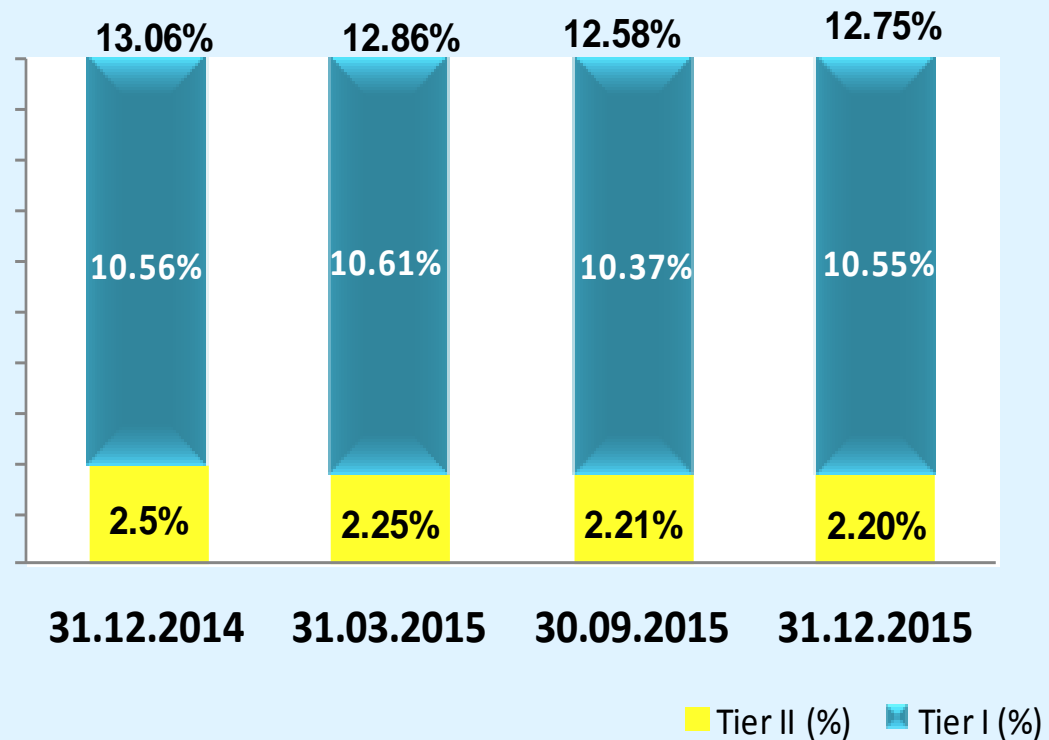
- ❖ Winner Medium Bank Class for Agriculture Banking
- ❖ Winner Medium Bank Class for Urban Banking.
- ❖ Runner up under Medium Bank Class Rural Banking



SOUNDNESS

BASEL III: 12.75%

CET 1: 10.55%



FINANCIAL SNAPSHOT - Quarterly

(₹ in crore)

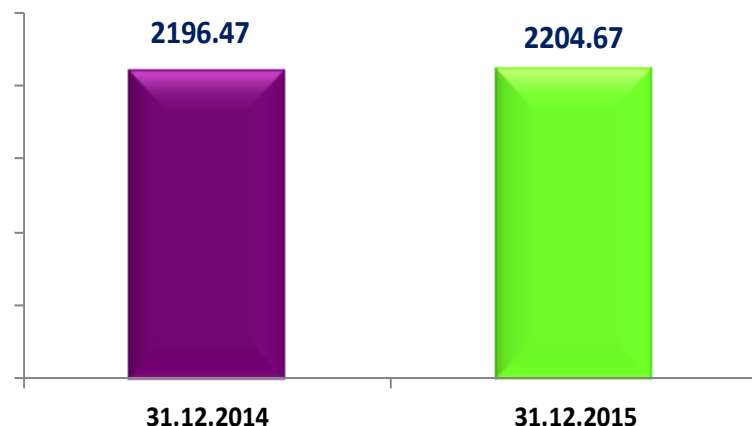
Particulars	Actuals			Growth
	QE 31.12.2014	QE 30.09.2015	QE 31.12.2015	Y-o-Y (%)
Interest Income	3963.72	4141.16	3999.38	0.90
Other Income	357.75	437.48	439.01	22.71
Total Income	4321.47	4578.64	4438.39	2.71
Interest Expenditure	2858.70	3060.77	2888.58	1.05
Operating Expenditure	668.22	782.36	789.29	18.12
Salary Expenditure	417.28	490.44	498.59	19.49
Total Expenditure	3526.92	3843.13	3677.87	4.28
Net Interest Income	1105.02	1080.39	1110.80	0.52
Net Interest Margin	2.47	2.26	2.31	-

NIM (Global) improved by 5 bps to 2.31% for QE Dec 15
as against 2.26% for QE Sep 15

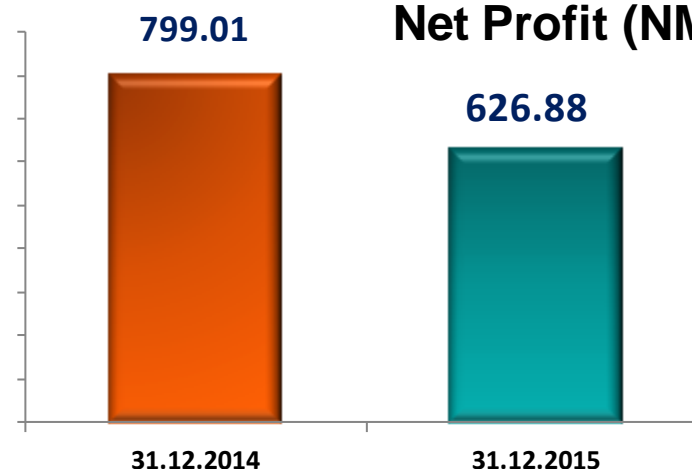
PROFITABILITY

(₹ in crore)

Operating Profit (NME)



Net Profit (NME)



Operating Profit improved sequentially by 3.4% to ₹ 760.53 crore in Q3 2015-16.

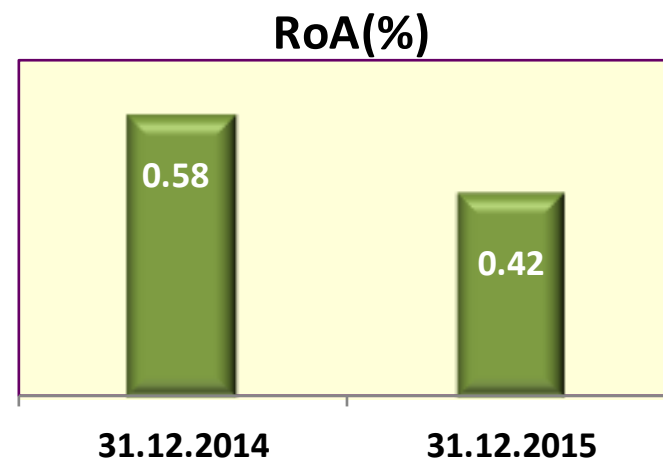
Operating Revenue
(NII + Other Income)

₹ 4564 crore

Y-o-Y Growth: 7.06 %

KEY RATIOS– (Nine Months Ended)

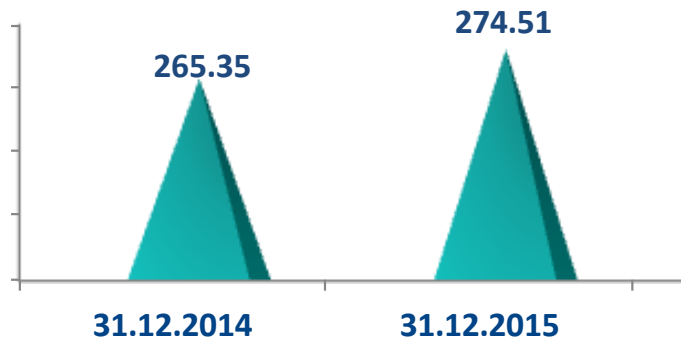
Parameters (Global)	31.12.2014	31.12.2015
Cost of Deposits	7.12	6.87
Yield on Advances	10.25	9.76
Return on Assets (RoA)	0.58	0.42
Net Interest Margin	2.54	2.27
Yield on Investments	7.68	7.58
Return on Average Networth (RoE)	8.93	6.47
Business per Employee (₹ in lakhs)	1347.91	1448.95



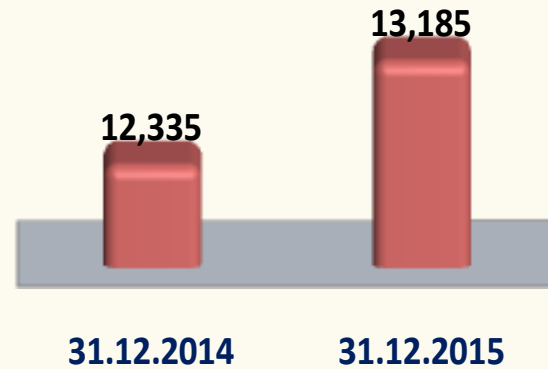
RoA continued to be one of the best among Nationalised Banks.

EQUITY

Book value per share (₹)



Networth (₹ in crore)



Earnings Per Share: ₹ 17.40 for NME Dec'15

PROVISIONS

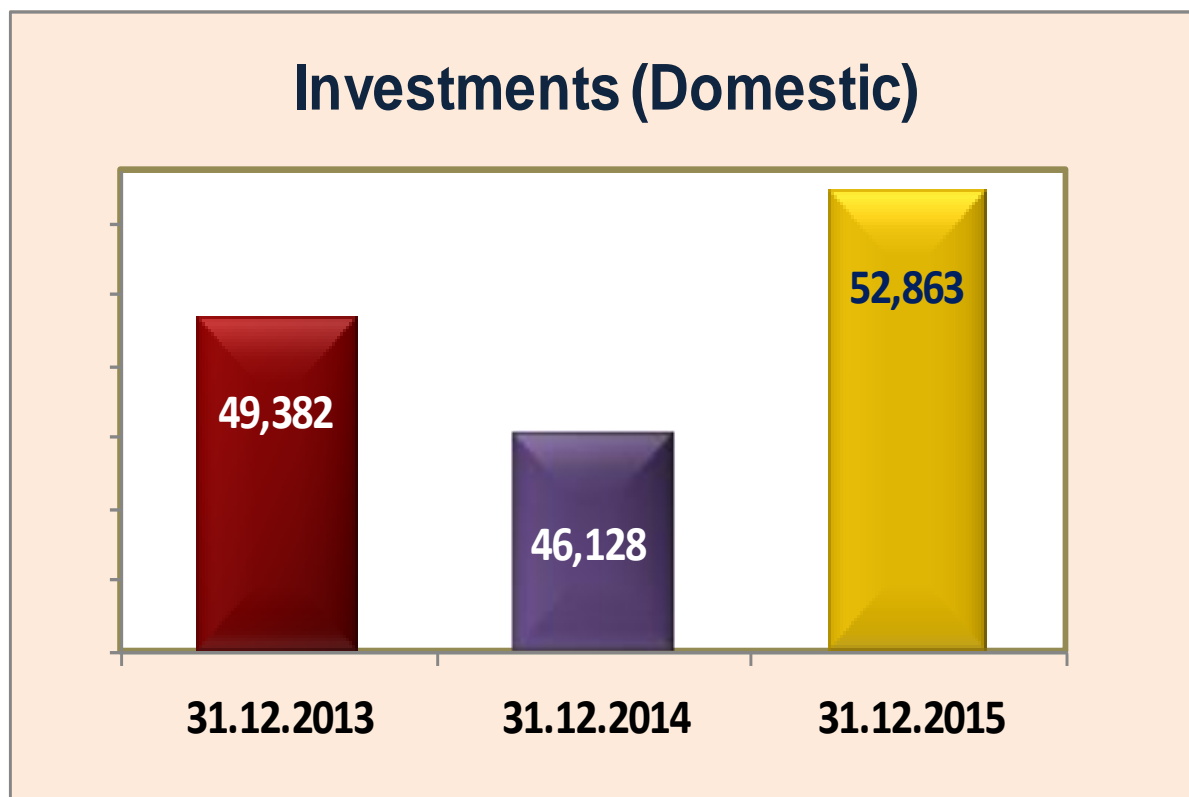
(₹ in crore)

Provisions and Contingencies	QE 31.12.2014	QE 31.12.2015
Total Provisions	517.02	718.23
Of Which:		
Provisions for NPAs	332.47	777.18
Depreciation on Investments	-9.39	-14.61
Standard Advances	18.07	-49.64
Income Tax	146.74	0.18

INVESTMENTS (DOMESTIC)

(₹ in crore)

Yield on
Investments
(Q3): 7.58%



ASSET QUALITY

(₹ in crore)

Parameters	Dec-14	Sep-15	Dec-15
Gross NPAs opg.	5003.41	5815.15	5772.78
Fresh NPAs	868.66	547.04	1738.92
Reduction	411.02	589.41	440.35
Gross NPA closing	5461.05	5772.78	7071.35
Gross advances	120690.84	125291.64	126033.99
Gross NPA as % to Gross advances	4.52	4.61%	5.61%
Cash /comp. recovery	236.33	222.85	179.23
Upgradation	18.33	6.53	13.31
Tech. write off/write off/Exch.diff.	134.34	360.03	247.81
NPA provisions	1904.73	2226.21	2771.79
Total deductions	2225.91	2585.25	3190.35
Net NPAs	3235.14	3187.53	3881.00
Net advances	118023.80	122428.86	122617.09
Net NPAs as % to Net advances	2.74	2.60%	3.17%
Provision Coverage Ratio (%)	57.11%	62.19%	60.84%

Gross NPA: 5.61%

**Provision coverage Ratio:
60.84%**

Total Recovery: ₹554 crore for NME Dec 15

RESTRUCTURED ADVANCES

(₹ in crore)

Position of Restructured accounts as on 31.12.2015

Accounts Restructured upto 2014-15	22263.98
Accounts Restructured upto H1 2015-16	263.56
Accounts Restructured during Q3 2015-16	99.21
Restructured Advances Total	22626.75
Less Accounts closed and partial recoveries made and bonds of discoms (net of additional disbursement if any)	6661.34
Standard Restructured Accounts upgraded on account of satisfactory performance	3256.00
Other Reductions	1052.18
Restructured Advances outstanding as on 31.12.2015	11657.23
Of the above -- NPA Category	
Accounts Restructured & NPA as on date	2793.12
Standard Restructured Advances outstanding as on 31.12.2015	8864.11
NPV Provision held as on 31.12.2015	289.98
Restructured accounts slipped to NPA during December 15	798.30

Standard Restructured Advances as on 31.12.2015

CDR	1307.43
NON CDR	7556.68
Standard Restructured Outstanding	8864.11

Bank Profile Q3 2015-16

Business: ₹ 3,00,630 crore

Deposits: ₹ 1,74,596 crore

Advances: ₹ 1,26,034 crore

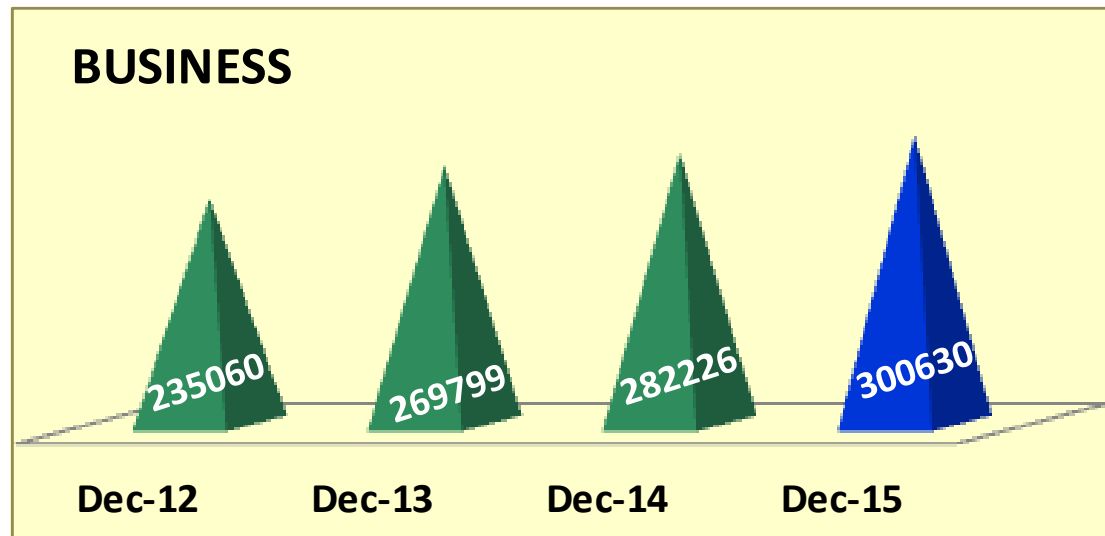
Branches: 2532

ATM/BNAs: 2724

Clientele : 4.18 crore

BUSINESS

(₹ in crore)

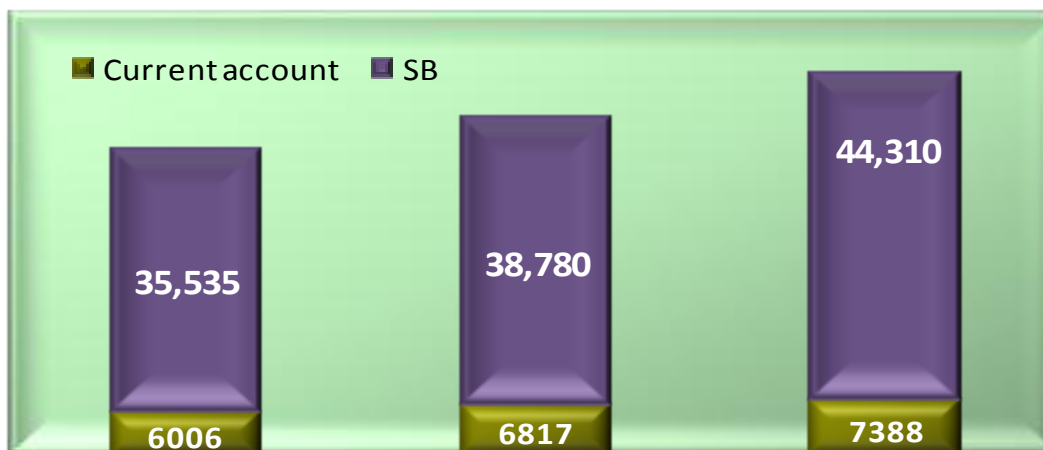


5 YEAR CAGR: 11.44 %

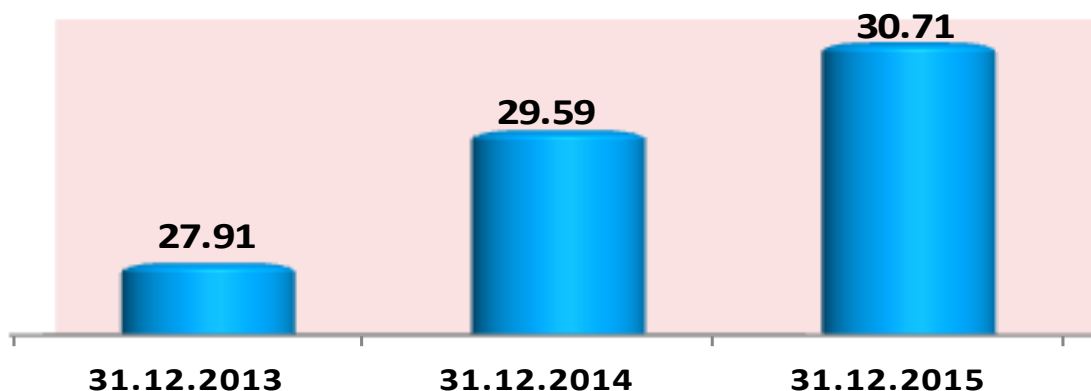
CASA

(₹ in crore)

CASA (Domestic)



CASA (% to Total Deposits)

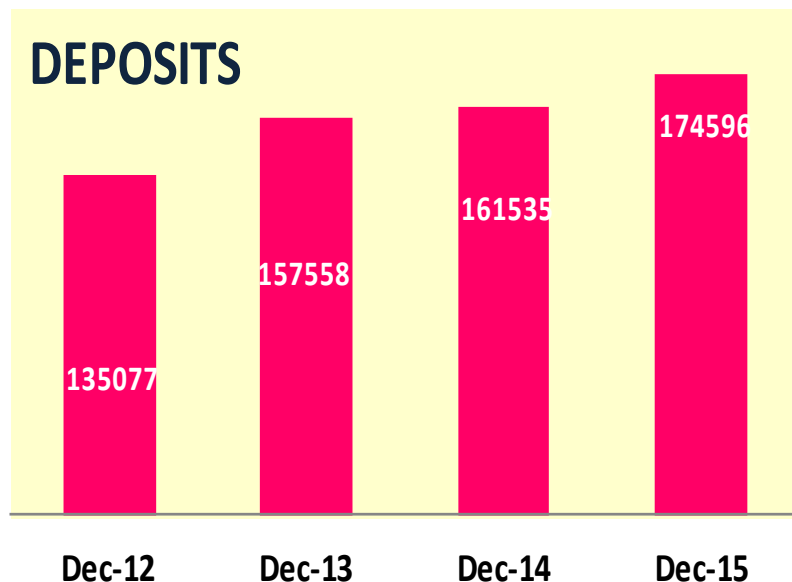


DEPOSITS (GLOBAL)

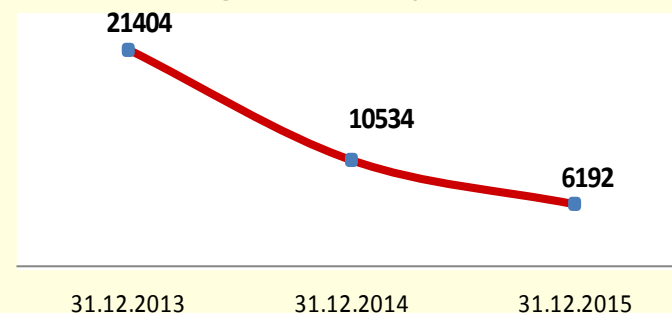
(₹ in crore)

5 YEAR CAGR: 11.57%

DEPOSITS



High Cost Deposits



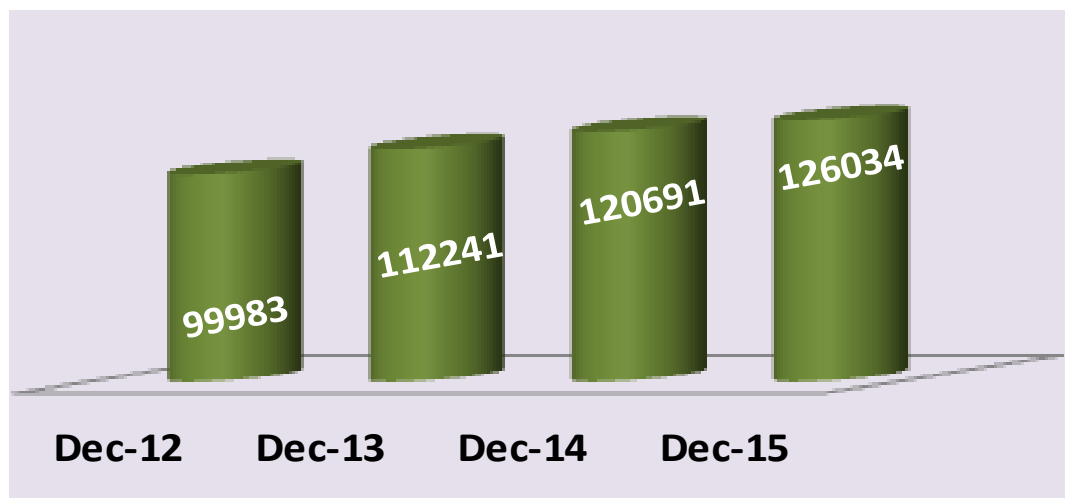
High Cost Deposits to the tune of ₹ 7292 crore shed from Mar'15.

Share of High Cost Deposits to Total Deposits (domestic) was 3.68% as on 31st Dec'15

ADVANCES (GLOBAL)

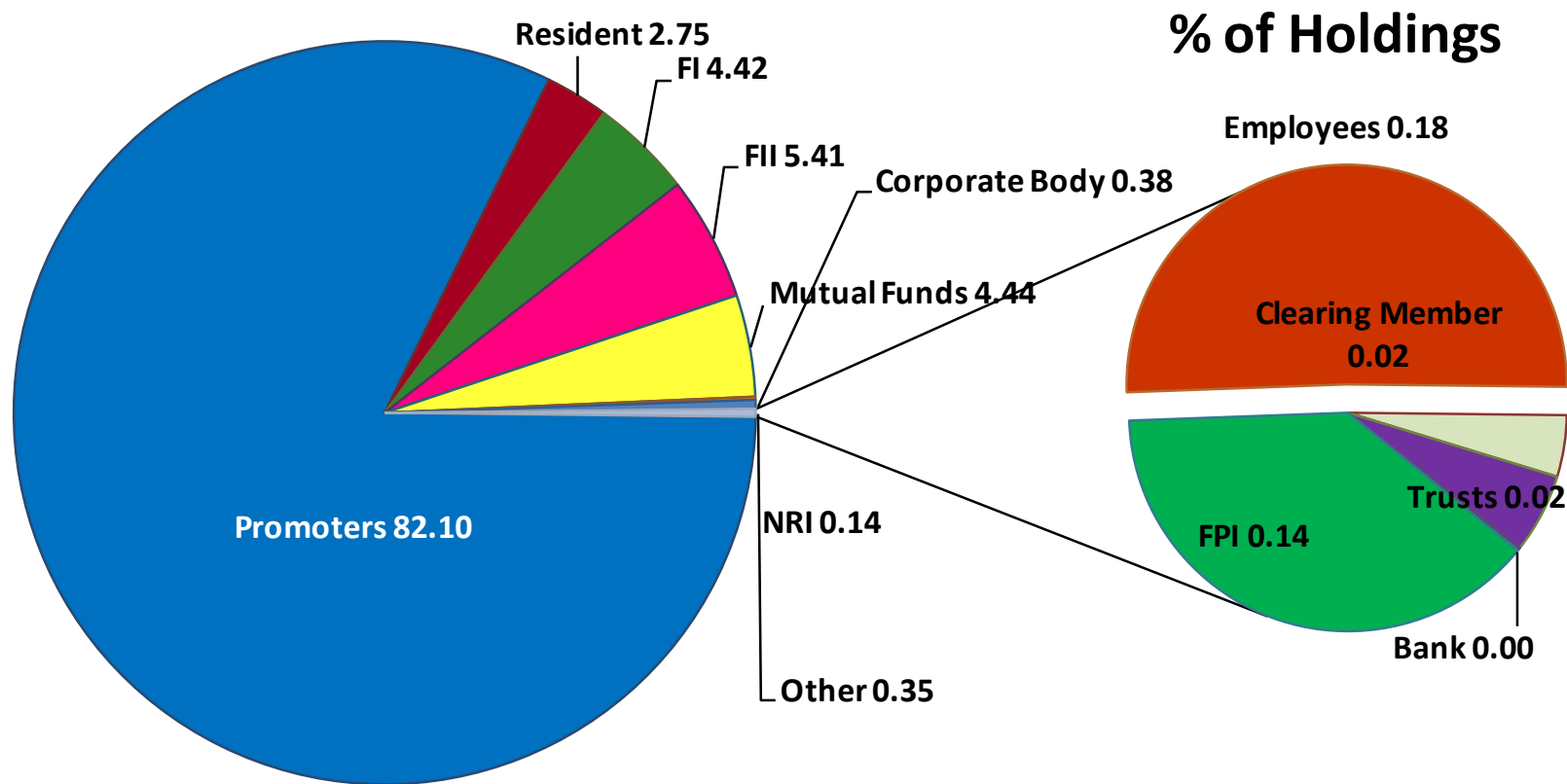
(₹ in crore)

ADVANCES (GLOBAL)



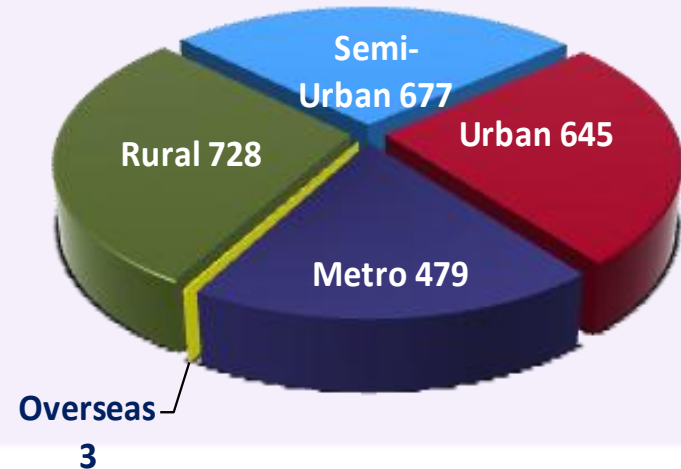
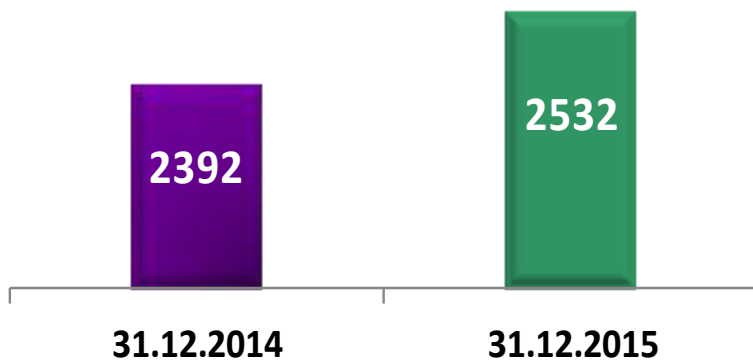
5 YEAR CAGR:11.26%

SHAREHOLDING PATTERN



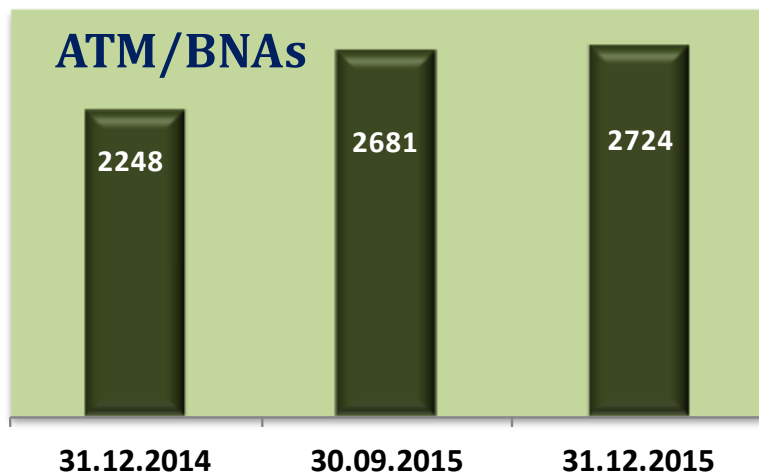
BRANCH NETWORK

No. of Branches (Global)

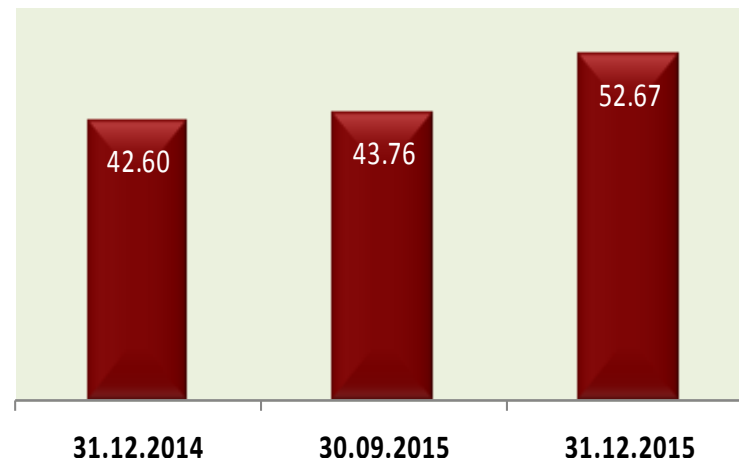


PERFORMANCE UNDER 24x7 BANKING

ATM/BNAs



Transactions on Digital Channels



207 BNAs Operational as on 31.12.2015



IB Smart
Remote

Mobile App makes everything
possible within moments!



Experience the power of
Controlling your
Debit Card through
your Smartphone



PERFORMANCE UNDER PMJDY/PMSBY/PMJJBY/APY/PMMY

Details as on 31.12.2015	Acts/Amt
Basic Savings Bank Deposit Accounts (BSBDAs) Opened under PMJDY	29.3 lakh
Balance outstanding under PMJDY Accounts (Amount ₹ in crore):	263.49
Overdraft Sanction under PMJDY Accounts (Amount ₹ in crore)	4.75
Applications enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	16.1 lakh
Applications enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	7.2 lakh
Applications enrolled under Atal Pension Yojana	80,701
Disbursements under Pradhan Mantri Mudra Yojana (Amount ₹ in crore)	1010.74



Rupay card
issuance to
Total Accounts:
96.66%

Rupay Cards:
28.96 lakh